

1. (Reiterated) A method of creating a dynamic grammar from a predetermined arrangement of first type identifiers and second type identifiers, each first type identifier being associated with one second type identifier, the method comprising the steps of:

A) a) obtaining at least one first type identifier in accordance with a first type of predetermined criteria;

b) obtaining the second type identifier associated with each obtained first type identifier; and

c) creating the dynamic grammar by arranging the obtained first type identifier and the associated second type identifier in accordance with a predetermined configuration.

2. (Reiterated) The method according to claim 1, wherein each first type identifier is further associated with at least one third type identifier, and wherein the step a) comprises:

i) establishing an existence of a predetermined relationship between the predetermined criteria and at least one third type identifier; and

ii) obtaining each first type identifier associated with the third type identifier having the predetermined relationship with the predetermined criteria.

3. (Reiterated) The method according to claim 2, wherein the predetermined criteria comprises an account number provided by a user, and wherein each third type identifier comprises a predetermined account number included within the predetermined arrangement.

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4. (Reiterated) The method according to claim 2, wherein the step b) comprises:
- iii) determining for each first type identifier determined in step ii) the second type identifier associated therewith.
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**Please cancel non-elected claims 5-10 without prejudice or disclaimer.**

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11. (Reiterated) An apparatus for creating a dynamic grammar from a predetermined arrangement of first type identifiers and second type identifiers, each first type identifier being associated with one second type identifier, the apparatus comprising:

- a) first means for obtaining at least one first type identifier in accordance with a first type of predetermined criteria;
- b) second means for obtaining the second type identifier associated with each obtained first type identifier; and
- c) means for arranging the obtained first type identifier and the associated second type identifier in accordance with a predetermined configuration.
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12. (Reiterated) The apparatus according to claim 11, wherein each first type identifier is further associated with at least one third type identifier, and wherein the first means for obtaining comprises:

i) means for establishing an existence of a predetermined relationship between the predetermined criteria and at least one third type identifier; and

ii) third means for obtaining each first type identifier associated with the third type identifier having the predetermined relationship with the predetermined criteria.

13. (Reiterated) The apparatus according to claim 12, wherein the predetermined criteria comprises an account number provided by a user, and wherein each third type identifier comprises a predetermined account number included within the predetermined arrangement.

14. (Reiterated) The apparatus according to claim 12, wherein the second means for obtaining comprises:

iii) means for determining for each first type identifier determined by the third means for obtaining the second type identifier associated therewith.

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**Please cancel non-elected claims 15-20 without prejudice or disclaimer.**

21. (Amended) An apparatus for reducing a predetermined collection of data items to a customized arrangement comprising a subset of said data items, comprising:

a memory that stores the predetermined collection of data items;

A<sup>3</sup> a processor coupled to the memory, the processor being responsive to a set of predetermined criteria;

means for selecting at least one of the set of predetermined criteria, the means for selecting being coupled to the processor, the means for selecting including a first means for obtaining at least one first type identifier in accordance with the set of predetermined criteria and a second means for obtaining a second type identifier associated with each obtained first type identifier; and

means, coupled to the processor, for controlling the processor to create the customized arrangement in accordance with the selected criteria.

Please cancel claims 22-24 without prejudice or disclaimer.

Please add the following new claims 25-38:

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25. (New) A method of creating a dynamic grammar from a predetermined arrangement of generic payee identifiers and specific payee identifiers, the dynamic grammar including @each specific payee identifier associated with a generic payee identifier, the method comprising:

AY obtaining at least one generic payee identifier in accordance with a first type of predetermined criteria;

obtaining a specific payee identifier associated with each obtained generic payee identifier; and

creating the dynamic grammar by arranging the obtained generic payee identifier and the obtained specific payee identifier in accordance with a predetermined configuration.

26. (New) The method according to claim 25, wherein the first type of predetermined criteria is a customer account number, each generic payee identifier is associated with a particular customer account number, and said obtaining at least one generic payee comprises:

obtaining each generic payee identifier associated with the particular customer account number.

27. (New) The method according to claim 26, wherein said obtaining a specific payee identifier includes determining at least one specific payee identifier associated with each generic payee identifier.

28. (New) The method according to claim 25, wherein each generic payee identifier is associated with a plurality of specific payee identifiers.

29. (New) The method according to claim 28, wherein each generic payee identifier corresponds to a category of payee companies and each specific payee identifier corresponds to a single payee company.

30. (New) A method for facilitating an electronic payment using a system, the system including a database that includes a list of payee companies, the method comprising:

- (a) obtaining a customer specific identifier;
- (b) obtaining a first payee related identifier relating to at least one payee company from the database based on the customer specific identifier;
- (c) obtaining a second payee related identifier relating to at least one payee company, the second payee related identifier being associated with the first payee related identifier;
- (d) creating dynamic grammar from a predetermined arrangement of the obtained first payee related identifier and the obtained second payee related identifier.

31. (New) The method according to claim 30, wherein said obtaining a second payee related identifier includes determining, based on the first payee related identifier, whether to obtain the second payee related identifier.

32. (New) The method according to claim 30, wherein said first payee related identifier is a generic payee identifier, said generic payee identifier being associated with a plurality of the payee companies.

Ad 33. (New) The method according to claim 32, wherein said second payee related identifier is a specific payee identifier, said specific payee identifier being associated with one of the payee companies.

34. (New) The method according to claim 30, wherein said customer specific identifier is a customer account number.

35. (New) The apparatus according to claim 21, wherein said first type identifier is a generic payee identifier and said second type identifier is a specific payee identifier.

36. (New) The apparatus according to claim 35, wherein said customized arrangement is part of a dynamic grammar that includes said generic payee identifier and said specific payee identifier.

37. (New) The apparatus according to claim 35, wherein said data items include identification information for a plurality of payee companies.